A

PO Box 1789

Southgate, MI 48195-0789

Return Mail Address Only

TOLL FREE: 1-800-381-0416

NIA/2331951/001 332006143546 0000039/0001

Ուների իրելի արաբերին անագահին

Beatrice Christian 836 Thomas St SE Grand Rapids, MI 49506-2645

VISA M	ASTERCARD	AMEX	DISCOVER
Expiration		Card Number	CV Code
Amount Authorized	Г	Signature	
Date 02-28-12		Total Amount Due \$12,001.13	
Account Number 2331951		Amount Enclosed	

## PLEASE SUBMIT PAYMENT TO:

Niagara Credit Solutions, Inc. 420 Lawrence Bell Drive, Suite #2 Williamsville, NY 14221-7820

Niagara Account #	Reference	e Creditor	Total Amount Due
2331951	CHASE AUTOM	OTIVE FINANCE	\$12,001.13
Date	Regarding	Our Client	Client Account #
02-28-12	JPMORGAN CH	ASE BANK, N.A.	400452528590130553
Interest Rate	Principal Balance	Interest Balance	Misc Balance
25.00%	\$11,911.39	\$89.74	\$.00

Welcome to Niagara Credit Solutions, Inc. We are here to help. Your account was placed with our collection agency on 02-17-12.

If you have any questions, please feel free to contact our office at 1-800-381-0416 and a friendly customer service, representative will help to explain your available options. For your convenience we accept check-by-phone, ACH, major credit cards, money-gram and bank-to-bank wire. Operators are standing by to help.

Credit card holders may pay by filling in the boxes above or you may remit a check or money order. Please return the tear off portion with your payment.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Federal law requires we notify you that this communication is from a professional debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely

Niagara Credit Solutions, Inc. TOLL FREE: 1-800-381-0416

Niagara Account #	Refere	Reference Creditor Total Amoun			
2331951	CHASE AUTO	MOTIVE FINANCE	\$12,001.13		
Date	Regardi	Regarding Our Client			
02-28-12	JPMORGAN (	CHASE BANK, N.A.	400452528590130553		
Interest Rate	Principal Balance	Interest Balance	Misc Balance		
25.00%	\$11,911.39	\$89.74	\$.00		

Welcome to Niagara Credit Solutions, Inc. We are here to help. Your account was placed with our collection agency on 02-17-12.

If you have any questions, please feel free to contact our office at 1-800-381-0416 and a friendly customer service representative will help to explain your available options. For your convenience we accept check-by-phone, ACH, major credit cards, money-gram and bank-to-bank wire. Operators are standing by to help.

Credit card holders may pay by filling in the boxes above or you may remit a check or money order. Please return the tear off portion with your payment.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Federal law requires we notify you that this communication is from a professional debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely

Niagara Credit Solutions, Inc. TOLL FREE: 1-800-381-0416

Hours of Operation: Monday - Thursday 8AM - 9PM Eastern, Friday 8AM - 5PM Eastern, Saturday 8AM - 12Noon Eastern